

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Henry William Thiel, Jr.  
Ann Louise Thiel  
Debtors

Case No. 19-00714-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Mar 25, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 65

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2024:**

Recip ID	Recipient Name and Address
db/jdb	Henry William Thiel, Jr., Ann Louise Thiel, 834 Harrison Ave, Scranton, PA 18510-1402
5164627	Cmc Fcpi Emp Fcu, 415 Colfax Ave, Scranton, PA 18510-2362
5164634	Geisinger Health System, PO Box 27727, Newark, NJ 07101-7727
5164618	Thiel Ann Louise, 834 Harrison Ave, Scranton, PA 18510-1402
5164617	Thiel Henry William Jr, 834 Harrison Ave, Scranton, PA 18510-1402
5164660	Usaa Savings Bank, PO Box 47504, San Antonio, TX 78201

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Mar 25 2024 22:41:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Mar 25 2024 22:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5164620	Email/Text: backoffice@affirm.com	Mar 25 2024 18:50:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
5193464	+ EDI: AAFES	Mar 25 2024 22:41:00	Army & Air Force Exchange Services, Attention: GC-G, 3911 S. Walton Walker Blvd, Dallas, TX 75236-1509
5164621	EDI: TSYS2	Mar 25 2024 22:41:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5164622	EDI: CAPITALONE.COM	Mar 25 2024 22:41:00	Cap1/cabelas, 4800 NW 1st St, Lincoln, NE 68521-4463
5179565	EDI: CAPITALONE.COM	Mar 25 2024 22:41:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5164623	EDI: CAPITALONE.COM	Mar 25 2024 22:41:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
5185895	Email/PDF: bncnotices@becket-lee.com	Mar 25 2024 18:59:41	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5164624	EDI: CITICORP	Mar 25 2024 22:41:00	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
5176086	+ Email/Text: RASEBN@raslg.com	Mar 25 2024 18:49:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5192860	+ EDI: CITICORP	Mar 25 2024 22:41:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5164626	EDI: CITICORP	Mar 25 2024 22:41:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217

5164628	+ EDI: WFNNB.COM	Mar 25 2024 22:41:00	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
5164629	EDI: WFNNB.COM	Mar 25 2024 22:41:00	Comenitybank/legndpine, PO Box 182789, Columbus, OH 43218-2789
5164630	EDI: WFNNB.COM	Mar 25 2024 22:41:00	Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
5164631	EDI: WFNNB.COM	Mar 25 2024 22:41:00	Comenitycb/forever21, PO Box 182120, Columbus, OH 43218-2120
5164637	EDI: CITICORP	Mar 25 2024 22:41:00	Macys/dsnb, PO Box 8218, Mason, OH 45040-8218
5192861	EDI: Q3G.COM	Mar 25 2024 22:41:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5175071	Email/Text: collecadminbankruptcy@fnni.com	Mar 25 2024 18:49:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
5164632	Email/Text: collecadminbankruptcy@fnni.com	Mar 25 2024 18:49:00	Fnb Omaha, PO Box 2490, Omaha, NE 68103-2490
5173304	Email/Text: EBNBKNOT@ford.com	Mar 25 2024 18:50:00	FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953, PO BOX 55000, DETROIT, MI. 48255-0953
5164633	+ Email/Text: EBNBKNOT@ford.com	Mar 25 2024 18:50:00	Ford Motor Credit Comp, PO Box BOX542000, Omaha, NE 68154-8000
5164635	+ Email/Text: bankruptcy@avadynehealth.com	Mar 25 2024 18:49:00	H & R Accounts Inc, 7017 John Deere Pkwy, Moline, IL 61265-8034
5164625	EDI: JPMORGANCHASE	Mar 25 2024 22:41:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
5164636	Email/Text: PBNCNotifications@peritussservices.com	Mar 25 2024 18:49:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
5190221	Email/PDF: resurgentbknofications@resurgent.com	Mar 25 2024 18:59:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5164619	Email/Text: mylawyer@jpplaw.com	Mar 25 2024 18:49:00	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5164638	EDI: AAFES	Mar 25 2024 22:41:00	Military Star, 3911 S Walton Walker Blvd, Dallas, TX 75236-1509
5164639	EDI: NAVIENTFKASMSERV.COM	Mar 25 2024 22:41:00	Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
5190075	EDI: NAVIENTFKASMSERV.COM	Mar 25 2024 22:41:00	Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
5188682	Email/Text: Bankruptcy.Notices@pnc.com	Mar 25 2024 18:49:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5164640	Email/Text: Bankruptcy.Notices@pnc.com	Mar 25 2024 18:49:00	Pnc Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180
5289985	EDI: PRA.COM	Mar 25 2024 22:41:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5289986	EDI: PRA.COM	Mar 25 2024 22:41:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5189575	EDI: PRA.COM	Mar 25 2024 22:41:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5189741	EDI: Q3G.COM	Mar 25 2024 22:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

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5189740	EDI: Q3G.COM	Mar 25 2024 22:41:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5164641	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 25 2024 18:50:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
5178811	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 25 2024 18:50:00	Quicken Loans Inc., 635 Woodward Ave., Detroit, MI 48226-3408
5164642	EDI: CITICORP	Mar 25 2024 22:41:00	Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
5164643	EDI: CITICORP	Mar 25 2024 22:41:00	Staples-C/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
5164645	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/Amer Eagle, PO Box 965005, Orlando, FL 32896-5005
5164647	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/Car Caremytreshp, C/o, PO Box 965036, Orlando, FL 32896-5036
5164648	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
5164653	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
5164655	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/Sams Club DC, PO Box 965005, Orlando, FL 32896-5005
5164658	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
5164644	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
5164646	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/banarepdc, PO Box 965005, Orlando, FL 32896-5005
5164649	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/gapdc, PO Box 965005, Orlando, FL 32896-5005
5164650	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/jc Penney Dc, PO Box 965007, Orlando, FL 32896-5007
5164651	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/lowes, PO Box 956005, Orlando, FL 32801
5164652	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/mc, PO Box 965005, Orlando, FL 32896-5005
5164654	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/qvc, PO Box 965005, Orlando, FL 32896-5005
5164656	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/score Rewards Dc, PO Box 965005, Orlando, FL 32896-5005
5164657	EDI: SYNC	Mar 25 2024 22:41:00	Syncb/tjx Cos Dc, PO Box 965015, Orlando, FL 32896-5015
5165079	+ EDI: AIS.COM	Mar 25 2024 22:41:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5164659	EDI: CITICORP	Mar 25 2024 22:41:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
TOTAL: 59			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5176124	*+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5190765	*+	Synchrony Bank by AIS InfoSource., LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Jason Paul Provinzano	on behalf of Debtor 1 Henry William Thiel Jr. MyLawyer@JPPLaw.com, g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
Jason Paul Provinzano	on behalf of Debtor 2 Ann Louise Thiel MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
Michael Patrick Farrington	on behalf of Creditor Quicken Loans Inc. mfarrington@kmlawgroup.com
Michael Patrick Farrington	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

Henry William Thiel Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0915

EIN --

Debtor 2

Ann Louise Thiel

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9810

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-00714-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Henry William Thiel Jr.  
aka Henry Thiel Jr., aka Henry Thiel, aka Henry  
William Thiel, aka Henry W. Thiel Jr., aka Henry  
W. Thiel

Ann Louise Thiel  
aka Ann L. Thiel, aka Ann Thiel

**By the  
court:**3/25/24

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**